

**From:** John Sunny

**Subject:** Debit Card Fees

Date: Jun 14, 2004

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Proposal: Study on Disclosures of Debit Card Fees  
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Comments:

@@@The very purpose of using Debit Card is to prevent the high amount of Credit Card Debt that one may get into by using Credit Cards. The utilization of the PIN is a secure way to shop and prevent any identity theft. To charge for using Debit Card is not going to serve the average person in the long run. Not only will the prices of all the products and services bought using the debit cards go up as the merchants will pass on the charges to the consumers, it will also remove the incentive to utilize debit cards and stay within the monthly budget.

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